



Insurance Institute of Michigan

March 18, 2009

The Honorable Steven Lindberg
Chair, House Labor Committee
Michigan House of Representatives
Lansing, Michigan 48909

Dear Chairman Lindberg:

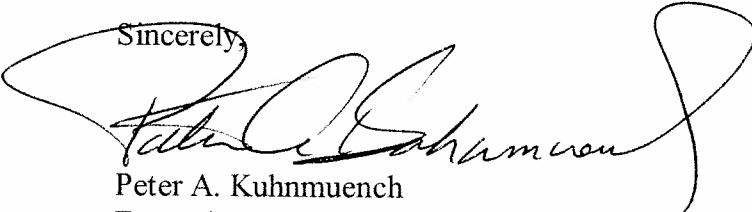
On behalf of the members of the Insurance Institute of Michigan, I write to express our strong opposition to House Bill 4473 creating a presumption that certain types of cancers found in firefighters are job related and therefore eligible for worker's compensation benefits.

Our concerns are similar to those previously expressed by the Michigan Chamber of Commerce and Michigan Municipal League, and include the following:

- HB 4473 erodes the basic principle of our worker's compensation system by creating a preference for a class of employees and shifting the burden of proof to the employer that the injury was not work related;
- Worker's compensation benefit determinations should be made on a case-by-case basis, not by state or federally mandated presumptions;
- Eligibility should be based upon injuries that result out of, and in the course of employment;
- HB 4473 opens the door for similar legislation from a host of other professions where classes of employees are exposed to various chemicals in the course of employment;
- HB 4473 will increase worker's compensation rates and may even lessen availability of coverage.

In light of the above concerns, **we ask that you vote No on House Bill 4473.** Thank you in advance for your attention to this matter. Please let me know if you have any questions or comments.

Sincerely,



Peter A. Kuhnmuensch
Executive Director
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